

Certificate Number: 03088-PAE-DE-034957877

Bankruptcy Case Number: 20-13626



03088-PAE-DE-034957877

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 7, 2020, at 9:23 o'clock AM CDT, Elvin J Padilla Rodriguez completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 7, 2020

By: /s/David Nungesser for Cruz Villarreal

Name: Cruz Villarreal

Title: Counselor